HEFI.001A PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Nelson Schneider

App. No : 10/714.925

Filed: November 18, 2003

For : METHOD FOR MANAGING A

HOME EQUITY SALES PROGRAM

Examiner : Thomas M. Hammond III

Art Unit : 3691

Conf # : 3034

RESPONSE TO JUNE 30, 2008 OFFICE ACTION

Mail Stop AF

Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

In response to the Final Office Action mailed June 30, 20008, Applicant respectfully submits the following in connection with a Request for Continued Examination under 37 C.F.R. § 1.114;

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Summary of Interview begins on page 10 of this paper.

Remarks/Arguments begin on page 12 of this paper.